

Section D - Item 3. Estimated Loan Terms and Payments

T.E. Maxson WWTP - SRF Interest

	0.750%	0.810%	0.900%	0.900%	0.900%			
SRF Loans	CW #1	CW #2	CW #3	CW #4	CW #5	Lagoon #5	Lagoon #2A	Clarifier & BFP
	43,361,322	10,722,143	40,700,000	-	-	-		
Annual Payments	\$2,361,298	\$586,033	\$2,253,870	\$0	\$0	\$0		
Fiscal Year - first payment	2021	2020	2022	2022	2023	2021		
Term - 20 years -1st year of draw (FY)	2018	2019	2019	2020	2020	2019		
SRF Loan - Terms	20	20	20	20	20	20		
Loan Fee %	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%	0.0800%		
Wastewater Loan Fee	\$34,689	\$8,578	\$32,560	\$0	\$0	\$0		
Included in interest rate								
Capitalized Interest - Add into SRF Loan	\$341,633	\$58,227	\$384,788	\$0	\$0	\$0		

Wastewater P&I SRF	\$586,033	\$2,947,331	\$5,201,201	\$5,201,201
Wastewater Principal CW#2	\$498,712	\$502,751	\$506,824	\$510,929
Wastewater Interest CW#2	\$87,321	\$83,281	\$79,209	\$75,104
Wastewater Principal CW#1		\$2,033,526	\$2,048,778	\$2,064,143
Wastewater Interest CW#1		\$327,772	\$312,521	\$297,155
Wastewater Principal CW#3 and CW#4			\$1,884,107	\$1,901,064
Wastewater Interest CW#3 and CW#4			\$369,763	\$352,806
Wastewater Principal CW#5				\$0
Wastewater Interest CW#5				\$0
Interest Total	\$87,321	\$411,054	\$761,493	\$725,065

T.E. Maxson WWTP - WIFIA Interest

	2.99%	2.99%	2.99%	2.99%	2.99%	2.99%	2.99%	2.99%
WIFIA Loans	\$0	\$0	\$11,000,000	\$32,245,200	\$50,080,000	\$22,308,000	\$2,974,400	\$12,844,000
WIFIA Loan - Terms	25	25	25	25	25	25	25	25
Annual Payments	\$0	\$0	\$657,133	\$1,929,650	\$3,027,028	\$1,334,978	\$175,278	\$763,104
Fiscal Year - first payment	2021	2020	2022	2022	2023	2022	2022	2022
Term - 20 years -1st year of draw	2018	2019	2019	2020	2020	2020	2020	2021
Wastewater Cap I - Add into WIFIA Loan	\$0	\$0	\$345,509	\$1,071,094	\$2,188,064	\$741,008	\$51,394	\$330,421
WIFIA Loan Cost	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Wastewater Loan Fee - 1.0%	\$0	\$0	\$110,000	\$322,452	\$500,800	\$223,080	\$29,744	\$128,440

	2020	2021	2022	2023
Wastewater P&I WIFIA			\$4,860,142	\$7,887,170
Wastewater Principal CW#3&4 + Lagoons + BFP		\$0	\$2,326,872	\$2,396,445
Wastewater Interest CW#3&4 + Lagoons + BFP		\$0	\$2,533,270	\$2,463,696
Wastewater Principal CW#5				\$1,449,239
Wastewater Interest CW#5				\$1,577,789

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T.E. Maxson WWTP - SRF Interest
SRF Loans

Annual Payments	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036
Fiscal Year - first payment	5	6	7	8	9	10	11	12	13	14	15	16	17
Term - 20 years -1st year of draw (FY)	4	5	6	7	8	9	10	11	12	13	14	15	16
SRF Loan - Terms	3	4	5	6	7	8	9	10	11	12	13	14	15
Loan Fee %	2	3	4	5	6	7	8	9	10	11	12	13	14
Wastewater Loan Fee Included in interest rate													
Capitalized Interest - Add into SRF Loan													
Wastewater P&I SRF	\$5,201,201	\$5,201,201	\$5,201,201	\$5,201,201	\$5,201,201	\$5,201,201	\$5,201,201	\$5,201,201	\$5,201,201	\$5,201,201	\$5,201,201	\$5,201,201	\$5,201,201
Wastewater Principal CW#2	\$515,067	\$519,239	\$523,445	\$527,685	\$531,959	\$536,268	\$540,612	\$544,991	\$549,405	\$553,856	\$558,342	\$562,864	\$567,424
Wastewater Interest CW#2	\$70,965	\$66,793	\$62,587	\$58,348	\$54,073	\$49,764	\$45,421	\$41,042	\$36,627	\$32,177	\$27,691	\$23,168	\$18,609
Wastewater Principal CW#1	\$2,079,624	\$2,095,222	\$2,110,936	\$2,126,768	\$2,142,719	\$2,158,789	\$2,174,980	\$2,191,292	\$2,207,727	\$2,224,285	\$2,240,967	\$2,257,774	\$2,274,708
Wastewater Interest CW#1	\$281,674	\$266,077	\$250,362	\$234,530	\$218,580	\$202,509	\$186,318	\$170,006	\$153,571	\$137,013	\$120,331	\$103,524	\$86,591
Wastewater Principal CW#3 and CW#4	\$1,918,173	\$1,935,437	\$1,952,856	\$1,970,432	\$1,988,165	\$2,006,059	\$2,024,113	\$2,042,330	\$2,060,711	\$2,079,258	\$2,097,971	\$2,116,853	\$2,135,905
Wastewater Interest CW#3 and CW#4	\$335,697	\$318,433	\$301,014	\$283,438	\$265,704	\$247,811	\$229,756	\$211,539	\$193,158	\$174,612	\$155,899	\$137,017	\$117,965
Wastewater Principal CW#5	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Wastewater Interest CW#5	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Interest Total	\$688,336	\$651,303	\$613,964	\$576,316	\$538,357	\$500,085	\$461,496	\$422,587	\$383,357	\$343,803	\$303,921	\$263,709	\$223,165

T.E. Maxson WWTP - WIFIA Interest
WIFIA Loans

WIFIA Loan - Terms

Annual Payments
Fiscal Year - first payment
Term - 20 years -1st year of draw
Wastewater Cap I - Add into WIFIA Loan
WIFIA Loan Cost
Wastewater Loan Fee - 1.0%

	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036
Wastewater P&I WIFIA	\$7,887,170	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302
Wastewater Principal CW#3&4 + Lagoons + I	\$2,468,099	\$2,541,895	\$2,617,898	\$2,696,173	\$2,776,789	\$2,859,815	\$2,945,323	\$3,033,388	\$3,124,087	\$3,217,497	\$3,313,700	\$3,412,780	\$3,514,822
Wastewater Interest CW#3&4 + Lagoons + B	\$2,392,043	\$2,318,246	\$2,242,244	\$2,163,969	\$2,083,353	\$2,000,327	\$1,914,819	\$1,826,753	\$1,736,055	\$1,642,645	\$1,546,442	\$1,447,362	\$1,345,320
Wastewater Principal CW#5	\$1,492,571	\$1,537,199	\$1,583,161	\$1,630,498	\$1,679,250	\$1,729,459	\$1,781,170	\$1,834,427	\$1,889,276	\$1,945,766	\$2,003,944	\$2,063,862	\$2,125,572
Wastewater Interest CW#5	\$1,534,457	\$1,489,829	\$1,443,867	\$1,396,530	\$1,347,778	\$1,297,569	\$1,245,858	\$1,192,601	\$1,137,752	\$1,081,262	\$1,023,084	\$963,166	\$901,456

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SRF Loans

Annual Payments	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049
Fiscal Year - first payment	18	19	20	21	22	23	24	25					
Term - 20 years -1st year of draw (FY)	17	18	19	20	21	22	23	24	25				
SRF Loan - Terms	16	17	18	19	20	21	22	23	24	25			
Loan Fee %	15	16	17	18	19	20	21	22	23	24	25		
Wastewater Loan Fee Included in interest rate													
Capitalized Interest - Add into SRF Loan													
Wastewater P&I SRF	\$5,201,201	\$5,201,201	\$5,201,201	\$5,201,201	\$2,839,903	\$2,253,870							
Wastewater Principal CW#2	\$572,020	\$576,653	\$581,324		-								
Wastewater Interest CW#2	\$14,013	\$9,380	\$4,709										
Wastewater Principal CW#1	\$2,291,768	\$2,308,956	\$2,326,273	\$2,343,720									
Wastewater Interest CW#1	\$69,530	\$52,342	\$35,025	\$17,578									
Wastewater Principal CW#3 and CW#4	\$2,155,128	\$2,174,524	\$2,194,095	\$2,213,841	\$2,233,766								
Wastewater Interest CW#3 and CW#4	\$98,742	\$79,346	\$59,775	\$40,028	\$20,104								
Wastewater Principal CW#5	\$0	\$0	\$0	\$0	\$0	\$0							
Wastewater Interest CW#5	\$0	\$0	\$0	\$0	\$0	\$0							
Interest Total	\$182,286	\$141,068	\$99,509	\$57,606	\$20,104	\$0	\$0	\$0					

T.E. Maxson WWTP - WIFIA Interest

WIFIA Loans

WIFIA Loan - Terms

Annual Payments
Fiscal Year - first payment
Term - 20 years -1st year of draw
Wastewater Cap I - Add into WIFIA Loan
WIFIA Loan Cost
Wastewater Loan Fee - 1.0%

	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049
Wastewater P&I WIFIA	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$8,544,302	\$0	\$0	\$0
Wastewater Principal CW#3&4 + Lagoons + I	\$3,619,915	\$3,728,150	\$3,839,622	\$3,954,427	\$4,072,664	\$4,194,437	\$4,319,850	\$4,449,014	\$4,582,039	\$4,719,042			
Wastewater Interest CW#3&4 + Lagoons + B	\$1,240,227	\$1,131,991	\$1,020,520	\$905,715	\$787,478	\$665,705	\$540,291	\$411,128	\$278,102	\$141,099			
Wastewater Principal CW#5	\$2,189,126	\$2,254,581	\$2,321,993	\$2,391,421	\$2,462,924	\$2,536,565	\$2,612,409	\$2,690,520	\$2,770,966	\$2,853,818	\$2,939,147		
Wastewater Interest CW#5	\$837,902	\$772,447	\$705,035	\$635,607	\$564,104	\$490,462	\$414,619	\$336,508	\$256,062	\$173,210	\$87,881		

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Annual Payments

Fiscal Year - first payment

Term - 20 years -1st year of draw (FY)

SRF Loan - Terms**Loan Fee %****Wastewater Loan Fee****Included in interest rate****Capitalized Interest - Add into SRF Loan**

Wastewater P&I SRF

Wastewater Principal CW#2	\$10,780,370	10,780,370
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Wastewater Interest CW#2

Wastewater Principal CW#1	\$43,702,955	43,702,955
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Wastewater Interest CW#1

Wastewater Principal CW#3 and CW#4	\$41,084,788	41,084,788
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Wastewater Interest CW#3 and CW#4

Wastewater Principal CW#5	\$0	-
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Wastewater Interest CW#5

Interest Total**T.E. Maxson WWTP - WIFIA Interest****WIFIA Loans****WIFIA Loan - Terms**

Annual Payments

Fiscal Year - first payment

Term - 20 years -1st year of draw

Wastewater Cap I - Add into WIFIA Loan**WIFIA Loan Cost****Wastewater Loan Fee - 1.0%**

Wastewater P&I WIFIA

Wastewater Principal CW#3&4 + Lagoons + I	\$84,724,742	\$84,724,742
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Wastewater Interest CW#3&4 + Lagoons + B

Wastewater Principal CW#5	\$52,768,864	\$52,768,864
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Wastewater Interest CW#5